

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
WHITE PLAINS DIVISION

In re: HELENE BROIS

§ Case No. 24-22078 (SHL)
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 01/30/2024. The undersigned trustee was appointed on 01/30/2024.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 77,043.96

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>46.08</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>76,997.88</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/23/2024 and the deadline for filing governmental claims was 12/23/2024. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$4,610.10. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$4,610.10, for a total compensation of \$4,610.10². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$54.66 for total expenses of \$54.66².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/29/2025

By: /s/ Marianne T. O'Toole
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report
Asset Cases

Exhibit A

Page: 1

Case No.: 24-22078 (SHL)

Case Name: HELENE BROIS

Trustee Name: (900430) Marianne T. O'Toole

Date Filed (f) or Converted (c): 01/30/2024 (f)

§ 341(a) Meeting Date: 03/14/2024

For Period Ending: 03/29/2025

Claims Bar Date: 12/23/2024

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Wells Fargo Bank account (u)	77,043.96	77,043.96		77,043.96	FA
2	3 Tallwoods Road, Armonk, NY 10504 One-half ownership interest	1,725,000.00	146,000.00		0.00	FA
3	11480 Burgundy Road, Venice, FL 34275 One-half ownership interest	287,500.00	287,500.00		0.00	FA
4	71 Las Vegas Road, Lavalette, NJ 08735	1,000,000.00	1,000,000.00		0.00	FA
5	2014 Mercedes ML	9,500.00	0.00		0.00	FA
6	2014 Toyota Prius Amended Schedules A/B filed 10/29/24 to change value of vehicle from \$5,000 to \$9,700	9,700.00	0.00		0.00	FA
7	Household furnishings	5,000.00	0.00		0.00	FA
8	computer, television Amended Schedule A/B to increase value of Misc. Electronics from \$500.00 to \$1,500.00	1,500.00	0.00		0.00	FA
9	Women's wardrobe	1,000.00	0.00		0.00	FA
10	various necklaces, rings, bracelets Amended Schedule A/B filed October 29, 2024 to increase value of Misc. Jewelry from \$1,000 to \$9,400.	9,400.00	0.00		0.00	FA
11	Cash Amended Schedule A/B filed October 29, 2024 to increase value of Cash from \$100 to \$200	200.00	0.00		0.00	FA
12	Checking account: Wells Fargo	1,860.00	0.00		0.00	FA
13	Checking account: Wells Fargo	3,690.00	0.00		0.00	FA
14	Savings account: Wells Fargo	1,428.00	0.00		0.00	FA
15	Savings account: Wells Fargo	4,500.00	0.00		0.00	FA
16	Morgan Stanley Brokerage Account #XXXXX6958	509,253.00	509,253.00		0.00	FA
17	Rincon5, LLC, 50% ownership Handwritten change of value from \$250,000 to \$215,000. Schedule A/B indicates LLC owns a 2 family house at 77 E. Main St. Elmsford, NY 10523 valued at 500,000.00 - Handwritten Note 70,000 Mortgage - Webster Bank	215,000.00	0.00		0.00	FA
18	IRA: Morgan Stanley	540,000.00	0.00		0.00	FA
19	Misc. Collectibles (u) Amended Schedule A/B filed October 29, 2024	300.00	0.00		0.00	FA
20	Misc. Sports & Hobby Equipment (u) Amended Schedule A/B filed October 29, 2024	1,000.00	0.00		0.00	FA

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 2

Case No.: 24-22078 (SHL)

Case Name: HELENE BROIS

Trustee Name: (900430) Marianne T. O'Toole

Date Filed (f) or Converted (c): 01/30/2024 (f)

§ 341(a) Meeting Date: 03/14/2024

For Period Ending: 03/29/2025

Claims Bar Date: 12/23/2024

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
21 3 cats (u) Amended Schedule A/B filed October 29, 2024	5.00	0.00		0.00	FA
22 Empire Property Management 73 LLC 50% Ownership (u) Amended Schedule A/B filed October 29, 2024	10.00	0.00		0.00	FA
23 Big Boss 6 LLC 50% Ownership (u) Amended Schedule A/B filed October 29, 2024	10.00	0.00		0.00	FA
24 Brocon Development Corporation (u) Amended Schedule A/B filed October 29, 2024	10.00	0.00		0.00	FA
25 Back Child Support (u) Amended Schedule A/B filed October 29, 2024	Unknown	0.00		0.00	FA
25 Assets Totals (Excluding unknown values)	\$4,402,909.96	\$2,019,796.96		\$77,043.96	\$0.00

Major Activities Affecting Case Closing:

3/29/24-Quarterly case review
4/9/24-Application to Employ O'Toole + O'Toole PLLC as Counsel to the Chapter 7 Trustee
4/16/24-Order Approving Application to Employ O'Toole + O'Toole PLLC as Counsel to the Chapter 7 Trustee
5/13/24-Chapter 7 Trustee's Motion for an Order (I) Compelling the Debtor to Comply with her Obligations as a Debtor Including to Cure the Deficiency Notice, File Schedules and Other Documents and Appear at the 341(a) Meeting of Creditors; (II) Directing the Debtor to Turn Over Certain Books and Records to the Trustee; (III) Extending the United States Trustee's and Chapter 7 Trustee's Respective Time to Object to the Debtor's Discharge or Otherwise Move and (IV) Granting Related Relief. Hearing date: 7/9/24
6/25/24-Motion to Dismiss Case filed by Debtor. Hearing date: 7/9/24
6/30/24-Quarterly case review
7/15/24-Order (I) Compelling the Debtor to Comply with her Obligations as a Debtor Including to Cure the Deficiency Notice, File Schedules and Other Documents; (II) Directing the Debtor to Turn Over Certain Books and Records to the Trustee and Adjourning the Hearing on the Trustee's Motion to 8/7/24
7/18/24-Schedules A/B, C, D, E/F, G, H, I, J and Statement of Financial Affairs filed by Debtor
8/5/24-Notice of Appearance filed by Timothy G. Holden, Esq. as counsel for Debtor
9/17/24-Matrix filed on behalf of Debtor
9/19/24-Trustee's Request for Clerk's Entry of Notice of Possible Dividends. Notice of Possible Payment of Dividends and of Last Date to File Claims (by 12/23/24) issued by Clerk of the Court
9/23/24-Notice of Adjournment of resumed Hearing on the Trustee's Motion to October 30, 2024
9/24/24-Debtor examined at Meeting of Creditors
9/30/24-Quarterly case review
10/18/24-Contact Debtor's counsel re: outstanding request made at 341 Hearing
12/31/24-Quarterly case review
1/7/24-Call with Debtor's counsel
1/8/24-Application to Employ Prager Metis CPAs, LLC as Accountants to the Trustee
1/31/25-Order Authorizing Employment of Prager Metis CPAs, LLC as Accountants to the Trustee

Initial Projected Date Of Final Report (TFR): 03/14/2025

Current Projected Date Of Final Report (TFR): 03/14/2025

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 24-22078 (SHL) **Trustee Name:** Marianne T. O'Toole (900430)
Case Name: HELENE BROIS **Bank Name:** TriState Capital Bank
Taxpayer ID #: **_***1231 **Account #:** *****7616 Checking
For Period Ending: 03/29/2025 **Blanket Bond (per case limit):** \$43,796,992.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/10/24	{1}	Wells Fargo	Bank turnover of non exempt funds in account	1229-000	77,043.96		77,043.96
06/18/24	101	International Sureties, Ltd	Blanket Bond # 612418768 Term 06/19/24 to 6/19/25	2300-000		46.08	76,997.88

COLUMN TOTALS	77,043.96	46.08	\$76,997.88
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	77,043.96	46.08	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$77,043.96	\$46.08	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 24-22078 (SHL) **Trustee Name:** Marianne T. O'Toole (900430)
Case Name: HELENE BROIS **Bank Name:** TriState Capital Bank
Taxpayer ID #: **_***1231 **Account #:** *****7616 Checking
For Period Ending: 03/29/2025 **Blanket Bond (per case limit):** \$43,796,992.00
Separate Bond (if applicable): N/A

Net Receipts:	\$77,043.96
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$77,043.96

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****7616 Checking	\$77,043.96	\$46.08	\$76,997.88
	\$77,043.96	\$46.08	\$76,997.88

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Exhibit C

Claims Register

Case: 24-22078 (SHL) HELENE BROIS

Claims Bar Date: 12/23/24 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Marianne T. O'Toole 2 Depot Plaza Suite 2 E Bedford Hills, NY 10507 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 03/29/25		\$ 4,610.10 \$ 4,610.10	\$0.00	\$4,610.10
O'T + O'T PLLC	O'TOOLE + O'TOOLE PLLC 2 Depot Plaza, Suite 2E Bedford Hills, NY 10507 <3110-00 Attorney for Trustee Fees (Trustee Firm)>, 200	Admin Ch. 7 03/24/25	Retention Order ECF 12.	\$ 4,800.00 \$ 4,800.00	\$0.00	\$4,800.00
PRAGER METIS	Prager Metis CPAs, LLC Attn: Corey H. Neubauer, CPA 401 Hackensack Ave, 4th Floor Hackensack, NJ 07601 <3410-00 Accountant for Trustee Fees (Other Firm)>, 200	Admin Ch. 7 02/03/25	Retention Order. ECF 45	\$ 0.00 \$ 575.00	\$0.00	\$575.00
SURPLUS	BROIS, HELENE 3 TALLWOODS ROAD ARMONK, NY 10504 <8200-00 Surplus Funds Paid to Debtor § 726(a)(6)>, 650	Unsecured 03/29/25		\$ 0.00 \$ 38,442.92	\$0.00	\$38,442.92
TE	Marianne T. O'Toole 2 Depot Plaza Suite 2 E Bedford Hills, NY 10507 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 03/20/24		\$ 54.66 \$ 54.66	\$0.00	\$54.66

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Exhibit C
Claims Register

Case: 24-22078 (SHL) HELENE BROIS

Claims Bar Date: 12/23/24 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
1P-2	New York State Department of Taxation and Finance Bankruptcy Section P O Box 5300 Albany, NY 12205-0300 <5800-00 Claims of Governmental Units - § 507(a)(8)>, 570	Priority Unsecured 10/01/24		\$ 5,313.38 \$ 5,313.38	\$0.00	\$5,313.38
1P-2I	New York State Department of Taxation and Finance Bankruptcy Section P O Box 5300 Albany, NY 12205-0300 <7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640	Unsecured 03/29/25		\$ 337.49 \$ 337.49	\$0.00	\$337.49
1U-2	New York State Department of Taxation and Finance Bankruptcy Section P O Box 5300 Albany, NY 12205-0300 <7300-00 Fines, Penalties - § 726(a)(4)>, 630	Unsecured 10/01/24		\$ 23.40 \$ 23.40	\$0.00	\$23.40
1U-2I	New York State Department of Taxation and Finance Bankruptcy Section P O Box 5300 Albany, NY 12205-0300 <7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640	Unsecured 03/29/25		\$ 1.49 \$ 1.49	\$0.00	\$1.49

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Exhibit C
Claims Register

Case: 24-22078 (SHL) HELENE BROIS

Claims Bar Date: 12/23/24 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
2	Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033	Unsecured 12/13/24		\$ 1,941.36 \$ 1,941.36	\$0.00	\$1,941.36
	<7100-00 General Unsecured - § 726(a)(2)>, 610					
2I	Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033	Unsecured 03/29/25		\$ 123.31 \$ 123.31	\$0.00	\$123.31
	<7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640					
3	Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033	Unsecured 12/13/24		\$ 7,228.73 \$ 7,228.73	\$0.00	\$7,228.73
	<7100-00 General Unsecured - § 726(a)(2)>, 610					
3I	Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033	Unsecured 03/29/25		\$ 459.15 \$ 459.15	\$0.00	\$459.15
	<7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640					
4	Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033	Unsecured 12/13/24		\$ 12,304.29 \$ 12,304.29	\$0.00	\$12,304.29
	<7100-00 General Unsecured - § 726(a)(2)>, 610					

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Exhibit C
Claims Register

Case: 24-22078 (SHL) HELENE BROIS

Claims Bar Date: 12/23/24 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
4I	Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033 <7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640	Unsecured 03/29/25		\$ 781.54 \$ 781.54	\$0.00	\$781.54
5S	M&T Bank PO BOX 1508 Buffalo, NY 14240 <4110-00 Real Estate - Consensual Liens (mortgages, deeds of trust)>, 100	Secured 12/23/24	Real Property not administered in Bankruptcy.	\$ 713,095.93 \$ 0.00	\$0.00	\$0.00
5U	M&T Bank PO BOX 1508 Buffalo, NY 14240 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 12/23/24		\$ 1.00 \$ 1.00	\$0.00	\$1.00
5UI	M&T Bank PO BOX 1508 Buffalo, NY 14240 <7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640	Unsecured 03/29/25		\$ 0.06 \$ 0.06	\$0.00	\$0.06
Case Total:					\$0.00	\$76,997.88

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 24-22078 (SHL)
Case Name: HELENE BROIS
Trustee Name: Marianne T. O'Toole

Balance on hand: \$ 76,997.88

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5S	M&T Bank	713,095.93	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 76,997.88

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Marianne T. O'Toole	4,610.10	0.00	4,610.10
Trustee, Expenses - Marianne T. O'Toole	54.66	0.00	54.66
Attorney for Trustee Fees - O'TOOLE + O'TOOLE PLLC	4,800.00	0.00	4,800.00
Accountant for Trustee Fees (Other Firm) - Prager Metis CPAs, LLC	575.00	0.00	575.00

Total to be paid for chapter 7 administrative expenses: \$ 10,039.76
Remaining balance: \$ 66,958.12

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 66,958.12

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$5,313.38 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P-2	New York State Department of Taxation and Finance	5,313.38	0.00	5,313.38

Total to be paid for priority claims: \$ 5,313.38
Remaining balance: \$ 61,644.74

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$21,475.38 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Bank of America, N.A.	1,941.36	0.00	1,941.36
3	Bank of America, N.A.	7,228.73	0.00	7,228.73
4	Bank of America, N.A.	12,304.29	0.00	12,304.29
5U	M&T Bank	1.00	0.00	1.00

Total to be paid for timely general unsecured claims: \$ 21,475.38
Remaining balance: \$ 40,169.36

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 40,169.36

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$23.40 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 100.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U-2	New York State Department of Taxation and Finance	23.40	0.00	23.40

Total to be paid for subordinated claims: \$ 23.40

Remaining balance: \$ 40,145.96

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 4.80% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$1,703.04. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$38,442.92.